

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Veronica Yvette Commock
 Debtor

Case No. 19-13712-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: dlw
 Form ID: 309A

Page 1 of 2
 Total Noticed: 69

Date Rcvd: Jun 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2019.

db +Veronica Yvette Commock, 4594 Jasmine Drive, Center Valley, PA 18034-8506
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14339687 #+Allied Interstate, LLC, PO Box 361477, Columbus, OH 43236-1477
 14339690 +Allied Interstate, LLC (Collector For JC, Collector For JCPenny Credit Card, PO Box 361445,
 Columbus, OH 43236-1445
 14339692 +American Home Shield, P.O. Box 2803, Memphis, TN 38101-2803
 14339695 +Bank Of America, N.A., Home Retention Unit, 6860 Argonne St., Unit A,
 Denver, CO 80249-8737
 14339697 +Best Buy Credit Services, by CitiBank Credit Services, PO Box 9001007,
 Louisville, KY 40290-1007
 14339704 +Chase Bank, Chase - Card Member Services, P.O. Box 1423, Charlotte, NC 28201-1423
 14339705 +Citi Cards, PO Box 6403, Sioux Falls, SD 57117-6403
 14339707 +Citi Cards, d/b/a Thank You Preferred Card, PO Box 70166, Philadelphia, PA 19176-0166
 14339708 +Citi Cards, PO Box 6403, Sioux Falls, SD 57117-6403
 14339706 Citi Cards, PO Box, Sioux Falls, SD 57117
 14339713 +Citi Cards d/b/a Citi Double Cash, PO Box 70166, Philadelphia, PA 19176-0166
 14339714 Citi Team, PO Box 790345, St. Louis, MO 63179-0345
 14339710 +Citibank For Staples Credit Plan, PO BOX 6077, Sioux Falls, SD 57117-6077
 14339711 +Citibank NA Servicer for Dept. Stores, PO Box 6167, Sioux Falls, SD 57117-6167
 14339716 +Citibank, N.A., 4600 Houston Road, Florence, KY 41042-4820
 14339712 +Citibank, N.A., PO Box 769004, San Antonio, TX 78245-9004
 14339717 +Countyside At Saucon, C/o East Coast Property Management, P.O. Box 730,
 Oakhurst, NJ 07755-0730
 14339719 +County Of Lehigh, 17 South Seventh Street, Fiscal Office ~ Room 119,
 Allentown, PA 18101-2401
 14339720 +Discover Bank, N.A. d/b/a Discover Card, PO BOX 742655, Cincinnati, OH 45274-2655
 14339724 +East Coast Property Management, P.O. Box 730, Oakhurst, NJ 07755-0730
 14339725 +East Coast Property Management, PO Box 730, Oakhurst, NJ 07755-0730
 14339726 +First National Bank Of Omaha, 1620 Dodge Street - Stop, Omaha, NE 68197-0002
 14339728 +Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
 14339741 +JM Resources, Inc., 200 West Church Road, King Of Prussia, PA 19406-3221
 14339742 +KLM Law Group, P.C., 701 Market Street, Philadelphia, PA 19106-1538
 14339744 +Lehigh Valley Health Network, d/b/a /Lehigh Valley Hospital, PO Box 781733,
 Philadelphia, PA 19178-1733
 14339745 +Lehigh Valley Hospital, Lehigh Valley Hospital Network, PO Box 781733,
 Philadelphia, PA 19178-1733
 14339749 +MEB Loan Trust, C/o US Bank Trust National Assoc., 300 Delaware Avenue, 9th Fl.,
 Wilmington, DE 19801-1607
 14339748 +Macy's American Express Account, PO Box 9001108, Louisville, KY 40290-1108
 14339752 +NBC Management Services, Inc., PO Box 1099, Langhorne, PA 19047-6099
 14339750 +Nationstar Mortgage, LLC, d/b/a Mr. Cooper, 8950 Cypress Water Blvd.,
 Dallas, TX 75019-4620
 14339751 +Nationwide Credit Services, P.O. Box 14581, Des Moines, IA 50306-3581
 14339755 +Penn Credit Corporation, 2800 Commerce Drive, PO Box 69703, Harrisburg, PA 17106-9703
 14339757 #+Phillip C. Warholc, Esq., Leopold & Associates, PLLC, 2041 Springwood Road,
 York, PA 17403-4836
 14339758 +Sears Credit Cards/Sears MasterCard, PO Box 9001055, Louisville, KY 40290-1055
 14339760 +Staples/Staples Credit Plan, PO BOX 78014, Phoenix, AZ 85062-8014
 14339761 +Sundance Vacations, d/b/a Traveler's Advantage, 777 Terrace Avenue,
 Hasbrouck Heights, NJ 07604-3123
 14339762 +Sundance Vacations/Traveler's Advantage, 777 Terrace Avenue,
 Hasbrouck Heights, NJ 07604-3123
 14339763 +TIAA Bank, F.S.B., 301 W. Bay Street, Jacksonville, FL 32202-5150
 14339764 U.S. Department of Education, c/o Nelnet, Inc. (Servicer), PO Box 659728,
 Lincoln, NE 68501
 14339765 United Health Care Service, LLC, P.O. Box 740800, Atlanta, GA 30374-0800
 14339766 +Upper Saucon Ambulance Corps, 5560 Camp Meeting road, Center Valley, PA 18034-9456
 14339767 +Upper Saucon Township, c/o Upper Saucon Twp Tax Collector, P.O. Box 337,
 Center Valley, PA 18034-0337

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QLEFELDMAN.COM Jun 11 2019 06:33:00 LYNN E. FELDMAN, Feldman Law Offices PC,
 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 11 2019 02:32:18
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 11 2019 02:32:25 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

District/off: 0313-4

User: dlw
Form ID: 309A

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Total Noticed: 69

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jun 11 2019 02:32:21 United States Trustee,
Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
14339693 EDI: ARSN.COM Jun 11 2019 06:33:00 ARS National Services, Inc., PO Box 469100,
Escondido, CA 92046-9100
14339688 +EDI: RMSC.COM Jun 11 2019 06:33:00 Allied Interstate, LLC,
Collector For Lowe's/Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914
14339689 EDI: RMSC.COM Jun 11 2019 06:33:00 Allied Interstate, LLC (c/o Synchrony Ba,
c/o Synchrony Bank, PO Box 965009 - 0090, Orlando, FL 328965009
14339691 +EDI: AMEREXP.COM Jun 11 2019 06:33:00 American Express, P.O. Box 1270,
Newark, NJ 07101-1270
14339694 +EDI: BANKAMER.COM Jun 11 2019 06:33:00 Bank Of America, P.O. Box 31785,
Tampa, FL 33631-3785
14339696 +EDI: BANKAMER2.COM Jun 11 2019 06:33:00 Bank Of America, N.A., P.O. Box 15109,
Wilmington, DE 19886-5109
14339703 EDI: CHASE.COM Jun 11 2019 06:33:00 Chase Card Member Services, PO Box 15298,
Wilmington, DE 198505298
14339721 EDI: DISCOVER.COM Jun 11 2019 06:33:00 Discover Card, PO Box 3008,
New Albany, NY 43054-3008
14339727 +EDI: FSAE.COM Jun 11 2019 06:33:00 Firstsource, 205 Bryant Woods South,
Amherst, NY 14228-3609
14339740 +EDI: RMSC.COM Jun 11 2019 06:33:00 J.C. Penny Synchrony Bank/JCP, PO Box 960090,
Orlando, FL 32896-0090
14339746 +EDI: RMSC.COM Jun 11 2019 06:33:00 Lowe's/Synchrony Bank, PO Box 530914,
Atlanta, GA 30353-0914
14339747 EDI: TSYS2.COM Jun 11 2019 06:33:00 Macy's, PO Box 8052, Mason, OH 450408052
14339754 EDI: WFNNB.COM Jun 11 2019 06:33:00 New York & Company, d/b/a Comenity New York & Co.,
PO Box 659728, San Antonio, TX 782659728
14339759 E-mail/Text: jennifer.chacon@spservicing.com Jun 11 2019 02:32:36
Select Portfolio Servicing, Inc., PO Box 65450, Salt Lake City, UT 841650450
14339508 +EDI: RMSC.COM Jun 11 2019 06:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
14339768 +E-mail/Text: BKRMailOps@weltman.com Jun 11 2019 02:32:23 Weltman, Weinberg & Reis Co., LPA,
323 W. Lakeside Avenue, Suite 200, Cleveland, OH 44113-1009

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14339137 Nelnet, Inc. PO Box 659728 Lincoln, NE 689728
14339139 PayPal Credit PO Box 71202 Charlotte, NC 28272-1202
14339144 Staples Credit Plan PO Box 6403 Sioux Falls, SD 5711
14339718* +CountrySide At Saucon, c/o East Coast Property Management, PO Box 730,
Oakhurst, NJ 07755-0730

TOTALS: 3, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 12, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 10, 2019 at the address(es) listed below:

LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.axosfs.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 2

Information to identify the case:

Debtor 1 **Veronica Yvette Commock**

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4122**

EIN ____-____-____

Social Security number or ITIN ____-____-____

EIN ____-____-____

United States Bankruptcy Court **Eastern District of Pennsylvania**Date case filed for chapter **7 6/7/19**Case number: **19-13712-jkf****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | About Debtor 1: | About Debtor 2: |
|---|--|--|
| 1. Debtor's full name | Veronica Yvette Commock | |
| 2. All other names used in the last 8 years | | |
| 3. Address | 4594 Jasmine Drive Center Valley, PA 18034 | |
| 4. Debtor's attorney Name and address | Veronica Yvette Commock 4594 Jasmine Drive Center Valley, PA 18034 | Contact phone _____ Email: NONE |
| 5. Bankruptcy trustee Name and address | LYNN E. FELDMAN Feldman Law Offices PC 221 N. Cedar Crest Blvd. Allentown, PA 18104 | Contact phone (610) 530-9285 Email: trustee.feldman@rcn.com |

For more information, see page 2 >

| | | |
|---|--|---|
| 6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . | 400 Washington Street Suite 300 Reading, PA 19601 | Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M. Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 6/10/19 |
| 7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. | July 10, 2019 at 12:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. | Location: Allentown Federal Courthouse, 504 W. Hamilton Street, Allentown, PA 18101 |
| 8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances. | The presumption of abuse does not arise. | |
| 9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. | File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 9/8/19 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors | |
| 10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so. | No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. | |
| 11. Creditors with a foreign address | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. | |
| 12. Exempt property | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9. | |